

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Edward B Horwitz  
 Debtor

Case No. 11-13937-mdc  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: John  
 Form ID: 138NEW

Page 1 of 3  
 Total Noticed: 56

Date Rcvd: Jan 19, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 21, 2017.

db #+Edward B Horwitz, 1011 N. Hancock Street, Apt 207, Philadelphia, PA 19123-2348  
 cr +BANK OF AMERICA, N.A., 2380 PERFORMANCE DR, RICHARDSON, TX 75082-4333  
 NONE +EBE, LLC, 1420 Walnut Street, Suite 1420, Philadelphia, PA 19102-4014  
 NONE +Mark Miller, 1420 Walnut Street, Suite 1420, Philadelphia, PA 19102-4014  
 NONE +Michael Gendler, 1420 Walnut Street, Suite 1420, Philadelphia, PA 19102-4014  
 NONE +Stephen Meranus, 1420 Walnut Street, Suite 1420, Philadelphia, PA 19102-4014  
 12430674 +American Express, PO Box 981537, El Paso, TX 79998-1537  
 12518009 American Express Centurion Bank, c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701  
 12430675 +BAC Home Loans Servicing, L.P., 7105 Corporate Drive, PTX B-35, Plano, TX 75024-4100  
 12452786 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
 (address filed with court: FIA Card Services, NA as successor in interest to,  
 Bank of America NA and MBNA America Bank, PO Box 15102, Wilmington, DE 19886-5102)  
 12430679 +BP Oil/ Citibank SD NA, PO Box 6497, Sioux Falls, SD 57117-6497  
 12430678 +Bank One/ JP Morgan Chase, 3415 Vision Drive, Columbus, OH 43219-6009  
 12430677 +Bank of NY Mellon, 7105 Corporate Drive, PTX C-35, Plano, TX 75024-4100  
 12430680 +Bureau of Accounts, 3601 Route 9 North, Howell, NJ 07731-3395  
 12430682 +CBUSA/Sears, 701 E 60th St North, PO Box 6241, Sioux Falls, SD 57117-6241  
 12430687 +CITI/CBSD, POB 6497, Sioux Falls, SD 57117-6497  
 12430681 +Capital One Bank USA NA, PO Box 30281, Salt Lake City, UT 84130-0281  
 12430683 +Cenlar FSB, 425 Phillips Blvd., Trenton, NJ 08618-1430  
 12594195 Chase Bank USA NA, PO BOX 15145, Wilmington, DE 19850-5145  
 12430684 +Chase Bank USA NA, PO Box 15298, Wilmington, DE 19850-5298  
 12471033 Chase Bank USA, N.A., PO Box 15145, Wilmington, DE 19850-5145  
 12430685 +Chase Bank/ One Card Serv, PO Box 15298, Wilmington, DE 19850-5298  
 12430686 +Chase-Circuit City, PO Box 15298, Wilmington, DE 19850-5298  
 12430689 +DSNB/ Bloomingdale's, PO Box 8218, Mason, OH 45040-8218  
 12430694 +HSBC Best Buy, PO Box 5253, Carol Stream, IL 60197-5253  
 12430695 +HSBC/ Sak's Fifth Avenue, PO Box 15521, Wilmington, DE 19850-5521  
 12682163 Main Street Acquisition Corp, Becket and Lee LLP, Attorneys/Agent for Creditor, POB 3001,  
 Malvern, PA 19355-0701  
 12430699 +Pier 5 Condominium Association, 7 N. Columbus Blvd, Philadelphia, PA 19106-1422  
 12430700 +Pier One Imports, 800 Brookside Blv., Westerville, OH 43081-2822  
 12430701 +Saks Incorporated, PO Box 15521, Wilmington, DE 19850-5521  
 12430702 +Sears/CBSD, 701 E. 60th St North, PO Box 6241, Sioux Falls, SD 57117-6241  
 12430704 +Sunoco/Citibank, PO Box 6497, Citibank Crdt Dispute Unit, Sioux Falls, SD 57117-6497  
 12430705 +The Home Depot/ CBSB, PO Box 6497, Sioux Falls, SD 57117-6497  
 12430690 ++WACHOVIA BANK NA, MAC X2303-01A, 1 HOME CAMPUS, 1ST FLOOR, DES MOINES IA 50328-0001  
 (address filed with court: First Union National Bank, PO Box 3117, Winston Salem, NC 27102)  
 12430707 +WFNNB/ Express Structure, PO Box 182789, Columbus, OH 43218-2789  
 12430708 +WFNNB/Limited Express, PO Box 182789, Columbus, OH 43218-2789  
 12430706 +Wells Fargo Fin Natl Bk-R, MAC 4031-080, 800 WALNUT STREET, Des Moines, IA 50309-3605

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: bankruptcy@phila.gov Jan 20 2017 02:48:17 City of Philadelphia,  
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,  
 Philadelphia, PA 19102-1595  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jan 20 2017 02:47:23  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jan 20 2017 02:47:52 U.S. Attorney Office,  
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 cr +E-mail/Text: bkmailbayview@bayviewloanservicing.com Jan 20 2017 02:47:52  
 BAYVIEW LOAN SERVICING, LLC, 4425 Ponce De Leon Blvd. 5th Floor,  
 Coral Gables, FL 33146-1837  
 cr +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jan 20 2017 03:09:26  
 PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067  
 13349943 +E-mail/Text: bkmailbayview@bayviewloanservicing.com Jan 20 2017 02:47:52  
 BAYVIEW LOAN SERVICING, LLC, 4425 PONCE DE LEON BLVD 5TH FLOOR,  
 CORAL GABLES, FLORIDA 33146-1837  
 12430709 +E-mail/Text: mgumbel@bainbridgelawcenter.com Jan 20 2017 02:46:38 Bainbridge Law Center,  
 850 S. 2nd Street, Philadelphia, PA 19147-3430  
 12509185 +E-mail/Text: bncmail@w-legal.com Jan 20 2017 02:47:40 CANDICA L.L.C.,  
 C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
 12521989 E-mail/PDF: resurgentbknofications@resurgent.com Jan 20 2017 02:51:41  
 CR Evergreen II, LLC, MS 550, PO Box 91121, Seattle, WA 98111-9221  
 12430688 E-mail/Text: mrdiscen@discover.com Jan 20 2017 02:46:26 Discover Fincl Svc LLC,  
 PO Box 15316, Wilmington, DE 19850  
 12634072 +E-mail/PDF: resurgentbknofications@resurgent.com Jan 20 2017 02:51:40  
 East Bay Funding, LLC, c/o Resurgent Capital Services, PO Box 288,  
 Greenville, SC 29602-0288  
 12430691 +E-mail/PDF: gecsedirecoverycorp.com Jan 20 2017 02:52:24 GEMB/ Banana Republic,  
 PO Box 981400, El Paso, TX 79998-1400  
 12430693 +E-mail/Text: fnb.bk@fnfg.com Jan 20 2017 02:47:49 Harleysville National Bank, PO Box 195,  
 Harleysville, PA 19438-0195

District/off: 0313-2

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Form ID: 138NEW

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Total Noticed: 56

Date Rcvd: Jan 19, 2017

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

12430696 +E-mail/Text: cio.bncmail@irs.gov Jan 20 2017 02:46:43 Internal Revenue Service,  
600 Arch Street, Room 5200, Philadelphia, PA 19106-1611  
12430697 +E-mail/PDF: resurgentbknottifications@resurgent.com Jan 20 2017 02:51:39 LVNV Funding LLC,  
PO Box 10584, Greenville, SC 29603-0584  
12587849 E-mail/PDF: resurgentbknottifications@resurgent.com Jan 20 2017 02:52:27 LVNV Funding LLC,  
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
12530735 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jan 20 2017 02:57:43  
Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541  
13037206 +E-mail/Text: bncmail@w-legal.com Jan 20 2017 02:47:50 Vanda, LLC,  
c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400, Seattle, WA 98121-3132  
12430692 +E-mail/PDF: gecsed@recoverycorp.com Jan 20 2017 02:51:34 gemb/ jcp, PO Box 981402,  
El Paso, TX 79998-1402

TOTAL: 19

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr\* CR Evergreen II, LLC, MS 550, PO Box 91121, Seattle, WA 98111-9221  
cr\* +East Bay Funding, LLC, c/o Resurgent Capital Services, PO Box 288,  
GREENVILLE, SC 29602-0288  
cr\* Main Street Acquisition Corp, Becket and Lee LLP., Attorneys/Agent for Creditor, POB 3001,  
MALVERN, PA 19355-0701  
cr\* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067  
(address filed with court: Portfolio Recovery Associates, LLC., POB 41067,  
Norfolk, VA 23541)  
cr\* +Vanda, LLC, c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400,  
Seattle, WA 98121-3132  
12443534\* +Internal Revenue Service, P O Box 7346, Philadelphia, PA 19101-7346  
12788407\* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067  
(address filed with court: Portfolio Recovery Associates, LLC, POB 41067,  
NORFOLK, VA 23541)  
12430703\* +Sears/CBSD, 701 E 60th Street North, PO Box 6241, Sioux Falls, SD 57117-6241  
12430676 ###Bank of America, PO Box 15026, Wilmington, DE 19850-5026  
12629527 ###Bank of America, N.A., 400 National Way, Simi Valley, CA 93065-6414  
12430698 ###Nationwide Credit, Inc., 2002 Summit Blvd, Ste 600, Atlanta, GA 30319-1559

TOTALS: 0, \* 8, ## 3

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court  
immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 21, 2017

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 19, 2017 at the address(es) listed below:

ANDREW SPIVACK on behalf of Creditor Bayview Loan Servicing, LLC et. al. paeb@fedphe.com  
ANDREW F GORNALL on behalf of Creditor The Bank of New York Mellon, et al...  
agornall@kmlawgroup.com, bkgroup@kmlawgroup.com  
ANDREW N. SCHWARTZ on behalf of Creditor Pier 5 Condominium Owners Association  
andrew.schwartz@psinet.com  
CHRISOVALANTE FLIAKOS on behalf of Creditor Bayview Loan Servicing, LLC paeb@fedphe.com  
JEROME B. BLANK on behalf of Creditor Bank of America, NA etal paeb@fedphe.com  
JEROME B. BLANK on behalf of Creditor Bayview Loan Servicing, LLC et. al. paeb@fedphe.com

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

JONATHAN J. SOBEL on behalf of Michael Gendler mate89@aol.com  
JONATHAN J. SOBEL on behalf of Stephen Meranus mate89@aol.com  
JONATHAN J. SOBEL on behalf of Mark Miller mate89@aol.com  
JONATHAN J. SOBEL on behalf of EBE, LLC mate89@aol.com  
MICHAEL GUMBEL on behalf of Debtor Edward B Horwitz mgumbel@bainbridgelawcenter.com  
PATRICIA M. MAYER on behalf of Creditor Pier 5 Condominium Owners Association  
pmayer.esq@comcast.net, nydia.ramirez@comcast.net  
THOMAS I. PULEO on behalf of Creditor The Bank of New York Mellon, et al...  
tpuleo@kmlawgroup.com, bkgroup@kmlawgroup.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov  
WILLIAM C. MILLER ecfemails@ph13trustee.com, philaecf@gmail.com

TOTAL: 15

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA**

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In Re: Edward B Horwitz  
Debtor(s)

Bankruptcy No: 11-13937-mdc  
Chapter: 13

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***NOTICE***

To the debtor, debtor's counsel, trustee, and all creditors and parties in interest, NOTICE IS GIVEN THAT:

1. The Standing Chapter 13 Trustee has filed his final report and account.
2. Any answer, objection, responsive pleading or request for hearing with regard to the discharge of the debtors, including any request to delay the entry of discharge pursuant to 11 U.S.C. §1328(h), must be filed in writing with the Clerk of the U.S. Bankruptcy Court,

900 Market Street  
Suite 400  
Philadelphia, PA 19107

within 30 days from the date of this notice.

3. In the absence of any objection, the Court may enter the Order of Discharge.

For The Court

Timothy B. McGrath  
Clerk of Court

Dated: 1/19/17